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THIRTY YEARS

OF

UPS AND DOWNS

OF A

COMMERCIAL TRAVELER

RELATED BY

VICTOR JACOBS

CHICAGO, ILL., U. S. A.

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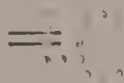
HIS UNAIDED RISE

TO A PROMINENT

Chicago Cloak Manufacturer

AND THE STORY OF HIS FINANCIAL RUIN

BY UNPRINCIPLED CHICAGO LAWYERS



RELATED BY

VICTOR JACOBS

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CHAPTER I.

My School Days and Apprenticeship.

In writing down my thirty years' experiences as a traveling salesman over a good part of the United States, it is not from a motive of vanity, nor with the idea that my experiences will interest everybody, that I am attempting to write a book.

The accumulated experiences of many generations gone before us are the sum of all wisdom today; in fact, it is the experiences of the human race that create all progress in civilization.

If we learn to benefit by mistakes that others have made in their lives, we may perhaps avoid making the *same* mistakes, although it is beyond human knowledge to avoid making mistakes at all.

After these few philosophical remarks, by way of introduction, I start in to say, that my birthplace was in a little village, on the romantic lake of Constance, in Germany. I have the advantage to have been born to poor, but honest parents. By advantage, I mean, I was not raised with a silver spoon in my mouth. Was taught to work as soon as I could perform any work.

From my sixth to my eleventh year I visited the grammar school of my native village and made the best of the small opportunities afforded for education. When there

were no more worlds to conquer in the village grammar school, I looked around for more education, and went to school in a neighboring little town in Switzerland, walking five miles of a morning and five miles of an evening to obtain that coveted boon of education.

At the age of fourteen years I had finished the last class of the so-called "Real Schule," and then the question arose, What was to become of me? What was I to learn that could enable me to make a living? It was not left to my choice. My choice would have been a professional career, but we have not, in Germany, the facilities and chances of this blessed country of ours, which make it easy for an ambitious boy in the United States to go through a course of college or university.

In Germany, such an undertaking has to be backed by wealthy parents. Hence, after some deliberation, my parents concluded that I might as well be apprenticed to a retail dry-goods store, as anything else.

Consequently, as a boy of fourteen, I left my home and traveled to a city about three hundred miles distant, the old and well-known town of Heidelberg, in Germany. That was in 1872, long after the Civil War in this country had been ended, long after millions of money and hundreds of thousands of lives had been sacrificed in this country to free slaves, who do not thank us for it today; but *I* went into slavery sure enough.

In the first place, to be an apprentice in those days in Germany, meant to work from 6 o'clock in the morning to 9 o'clock in the evening at any old job, such as dusting off

the dry goods, washing out shelves, saving every piece of string and piece of paper, and getting off three hours every fourth week on a Saturday afternoon.

I was supposed to be supplied with board, for which a moderate sum was charged to me, but very little board did I get. I sometimes was so hungry, as a growing boy of fifteen or sixteen years, that I was glad to subsist on dry bread, which I had to buy surreptitiously from my own slender purse, while the boss was not watching my going out of the store.

My room was a garret, directly under the roof, where, in the summer time, the numerous bedbugs kept me awake; in winter time, the only means of keeping warm was to crawl into bed and pull the covers over my head.

After about two and one-half years of this delightful occupation, during which time my boss never took the trouble of enlightening me about the simplest problems of single entry bookkeeping or correspondence, I was asked one day, after New Year's, to get together the accumulated letters received during the year. Letter files were unknown in those days, in that dry-goods emporium. I separated them, alphabetically, and arranged them according to dates, and when I had finished the tedious task, the boss found fault in the manner in which it was done, because all letters not being the same length and width, the packages looked a little uneven, not as though the knife of a book-binder had cut them.

The boss was not slow about calling me names and insulting me about it. When I remonstrated that, in the main,

the work was done right, he threatened to slap my face, but refrained from doing so. Even as a boy I had enough spirit and pride not to take anything like that, especially as I was working for such a magnificent salary (none at all).

I bethought myself of the name of a certain attorney that might be able to give me some advice. After lunch the boss was in the habit of going to the so-called coffee-house, where the cares of business were laid aside for two, three hours, and cards and dominoes were indulged in, instead of business being looked after. Knowing that the boss would be away for about three hours, I asked him to grant me an hour's time as I wanted to see that attorney (I did not tell him so). He strictly forbade me to leave the store, and I replied, that, having some necessary business to attend to, and not being able to obtain his permission to do so, I would go out without his permission. He dared me to do so.

Within a few minutes after my employer had started on his daily walk to the Cafe Wachter, I grabbed my hat and walked to the Bienen Strasse, where an attorney named Furst had his lair—or, rather, where a legal spider was waiting for the fly. I told him my story. I told him that I, or, rather, my father, had a contract with my employer that I should work for him hard for three years from 6 a. m. until 9 p. m. every day in the year, without intermission, except a respite of three hours every fourth Saturday afternoon, without any remuneration whatsoever, being at the same time compelled to pay for the miserable board which I didn't get, and for the miserable lodging

which I have described in the preceding pages. I told him that I felt my feelings outraged and insulted on account of the unparliamentary language which the boss had used towards me. I also asked him whether or not such unparliamentary language would give me a justification to break my contract without endangering my father of getting into a lawsuit. The legal light of the man shone in brilliancy when he told me that I could break my contract without any danger to my father. "But," said he, "what do you gain by doing so? If you do not finish your apprenticeship, where will you get a position as a clerk? Why, you will simply have to start the whole thing over again." I paid him the fee he demanded, which was ten gulden (and it was every cent in my possession), and I wended my way back to the dry-goods store, filled with doubts and misgivings as to whether it would be wise or not to quit my job.

When I arrived at the store, Mr. L. had already returned from the Cafe Wachter and was waiting on a customer who wanted to buy a dress. When I opened the door he stopped his conversation with the customer abruptly, and inquired where I had been. I reminded him that, immediately after lunch, I had asked his permission to go out, and being unable to get his consent, I had gone out without it. He spoke to me as follows: "Now go right into the office and put down a memorandum that you, on the 5th day of January, 1874, against my wishes and without my permission, absented yourself from my store for over an hour. I shall remind you of this when the proper time arrives, and I shall make you a present neither of one day of your apprenticeship,

nor of a penny of the fee." I made no comment on these remarks, but simply waited until the customer for the dress goods had been successfully waited upon and had left the store. Then I said: "Mr. L., I want no presents, but I shall leave your employ tomorrow" (I was then sixteen and a half years old). He asked me whether I was making such a statement as a young man of age, or whether I had obtained the consent of my father. I had to reply in the negative to both questions. I continued to work, folding up the dress goods, wrapping them up in paper and putting them back in their proper position on the shelves, for about two hours more.

It was about 5 p. m. when Mr. L. beckoned me to follow him to the second floor of the building, which was the family residence, and extended to me the rare honor to take a seat in the parlor. And then he addressed me as follows:

"My boy, I may have been a little hasty towards you this afternoon, still I bear you no ill will. I am entirely pleased with you and your services, and, as a substantial proof of my good feeling toward you, I herewith promote you to being a clerk in the store" (which meant for me the saving of another six months' apprenticeship, and the saving of about fifty gulden for board money). He also added: "I will pay you for the next coming six months the sum of marks 300 per annum," (which meant \$6.25 per month, and my excellent board, commented upon heretofore). He also held up for me the tempting prospect that, after the six months, he would double that royal income for the following

year, but I did not want to commit myself for the far-off future.

At any rate, I felt very happy that I had not invested those ten gulden, which I had paid to that first shark lawyer that I had any dealings with, in vain, and found a balm for my wounded feelings and a little compensation for my empty pocket.

CHAPTER II.

I Become a Clerk.

After having succeeded in promoting myself from an apprentice to a retail dry-goods clerk, I remained another six months with Mr. L., but all along I felt that I had reached the limit of business education which I could get in his store. I looked for a better opportunity. One day, when consulted by the boss about the advisability of buying a certain black-and-white striped petticoat material from a wholesale dry-goods salesman, I, true to my instinct "never to be a knocker," voted for the purchase of the piece of goods. This won for me the good will of the salesman, and I found an opportunity to tell him of my longings for a larger field of activity. He promised to keep his eyes open for a chance for me.

Sunday afternoon was our harvest day of the week; country people, after church, came in flocks and droves to bargain for a calico dress or material for a petticoat, or material for a pair of home-made trousers.

And what a bargaining and dickering and speech-making there was, until I could meet the customers half way between the price asked for goods and the price they offered (there was no such thing as goods marked in plain figures, or one price to all). When finally, by running the scissors across

the piece of goods, further arguments about price were cut off, then the same thing had to be gone through again with the next (perhaps still meaner) customer.

On one such Sunday afternoon (I had just climbed on a rickety six-foot step ladder and loaded about ten pieces of the most slick-finished percale on my shoulder, when the percales slipped and I was landed on top of the percales at the foot of the ladder (without breaking any bones), a messenger made his appearance in the store and handed me a card from a stranger who wished to see me around the corner. (I did not visit saloons in those days, although I do now—semi-occasionally.)

This gentleman was a retail dry-goods merchant from Karlsruhe, the capital of my beloved native land of Baden. He claimed to have a more pretentious emporium than the one I was working in. I had been recommended to him by the aforesaid wholesale dry-goods salesman; *he* was in need of a good office man.

I was then seventeen years old and felt equal to all requirements, especially as my salary was to be marks 100 (about \$25.00 per month), without any board. I closed the trade on the spot and notified my employer of my good fortune.

Was he mad? Well, I guess so! He said a lot about black ingratitude and such things, but, when my time was up he had to turn me loose, and, be it said in honor of his memory, the white streak in him came to the surface at parting; he gave me a glorious recommendation, with his red seal attached to it, and I still keep that recommendation in my jewelry box in the safety deposit vault.

I arrived in Carlsruhe at the time when I had promised to be there (it was in January, 1875) and entered upon my new position as an office man. The first joys that greeted me were a set of books, sadly neglected, and about six months behind in posting; and then I set to work with a vim and a will to send out statements to Mrs. Geheimerath and to Mrs. Commerzienrath and to various other civil and military honoraries of the capital, reminding them that under the stress of maintaining their dignity and other social duties, they had forgotten to settle for bills five and six years past due. At least so it appeared to me from the books.

But no sooner had these dignitaries received the statements than their indignity was aroused to such an extent that they betook themselves to the office in a most disagreeable frame of mind, and most of them brought along receipted bills for the various amounts I was trying to collect. What could I do but apologize? And confess to myself my inability to improve the finances of the concern. These finances were in very bad shape indeed. The boss was owing to a banking house in Frankfort-on-the-Main about all they would let him have, and the daily cash receipts from the store, including pennies and all, had to be wrapped up every evening and forwarded by express to the banking house. Casually I took a little notice of what was going on in the store, and there I saw the finest system for ascertaining the cost of goods that I ever saw before or since.

There was hardly a piece of goods in the house which had a ticket or cost mark on it; and in order to arrive at the selling price, the sales people would consult the apprentice (his name was Schleeweis). The apprentice, with the mien of a sage and expert, would close his eyes and run his velvety fingers across the surface of the goods, and then with a precision and decision inimitable, would tell the sales people the exact cost. His judgment was deferred to, because he was the oldest employe in the place.

Once, when looking for a towel in a drawer of the washstand, I found a nice piece of silk instead of a towel, which in the absence of towels had been used for wiping hands. The reader might ask, "What was the boss doing?" Well, as far as I recollect, he was generally kept very busy all night, playing cards; he made his appearance of a morning with hair unkempt and with the air of a man who had not been holding winning hands. And then, I think, he slept the rest of the day.

I felt danger lurking in the air; I felt that the way that business was conducted it could not last very long, and I lost sleep at night in contemplation of the horrible thought that the concern might go into bankruptcy while I was still one of its employes, and thereby—according to German ideas—damage my own fair name and reputation forever. I conceived the idea of making another change, and commenced to study the "Want Ads" in the papers. Sure enough, I came across one that called for the services of an assistant bookkeeper in an old-established wholesale house in Frankfort-on-the-Main. I applied for the position, and

since my hand writing seemed to please the eye of the prospective employer, he promptly consented to give me the position. But my trouble came when I notified my employer at Carlsruhe that I was going to leave. With tears in his eyes, he begged me not to leave him just then, as he was fully convinced that I was honest and that he could trust me. Sympathy got the best of me—I consented to stay and thankfully declined the position offered to me at Frankfort.

It was not many days before I realized that I had made a mistake, and heedlessly threw away an opportunity to get with a better house. What did I do? I wrote again to the house in Frankfort, explained why I had declined the position before, and inquired whether my services were still desired. And right here I had a proof that "virtue has its own reward," because I promptly received a reply that the position was still open, if I could take it within the next ten days, which I did.

CHAPTER III.

I Emigrate to the United States.

I will pass briefly over the period of four years which I spent as a bookkeeper at Frankfort-on-the-Main, from 1875 to 1879, and merely mention that I started in at a salary of \$25.00 per month, and, after one year, modestly inquired of the boss whether he was satisfied and could afford to pay me a little more. For the next month I found \$37.50 in my pay envelope, which I hurriedly carried to the boss' desk, calling his attention to his mistake. But he said it was all right, and was all meant for me.

He was really a generous man—one of the best that I ever worked for, and I felt so full of gratitude that I never again ventured to ask him for another raise.

At the end of my fourth year I had a visit from a cousin who was domiciled at Galveston, Texas, and established in a respectable wholesale clothing business.

He had been traveling for his health in Germany for several years, together with his family, consisting of a wife and two lovely daughters of the age of eleven and twelve years. He was born in the same village where I hailed from, had gone to school with my mother, and had promised my mother that he would look me up when in

Frankfort. I did not dare to give him more than five minutes of the boss' time, so he invited me to call on him at a leading hotel, after business hours. In fact, he extended to me an invitation to take supper with him and his family.

I must remark here that, on that momentous occasion, I received my first introduction to a beefsteak, and I do not think I have eaten any beefsteak since that was as good.

My cousin inquired as to how far I had reached the pinnacle of fame in the commercial world, and what were my prospects for the future. I told him that I was earning the munificent salary of \$37.50 per month, and, feeling that that was all I could possibly be worth, I had no intention of asking for any further raise. He said that if I was a pretty fair bookkeeper I could earn twice that much in the United States of America. A vista of untold wealth opened itself before my eyes, and I promptly accepted the offer which he made to me to take me along and to employ me as a bookkeeper in his own establishment, just as soon as I could overcome the difficulties of the English language.

It didn't take me a minute to accept the offer. Fortunately, before meeting my cousin and his family, I had already tried to make myself acquainted with some of the difficulties of the English language. I could read and understand it to some extent, though I could speak but very little of it. Therefore, I could readily comprehend the meaning of the remark made by my cousin's wife, which was: "Sam, I would not take him along," and upon

his inquiring the reason, she said: "I *don't* think he is strong nor built for any hard work." I replied in German: "I may not look strong, but I can do as much hard work as a stronger-looking man." My cousin's wife flushed at the unexpected discovery of my having some knowledge of the English language, and my cousin promptly decided to stick to his offer.

He told me that he intended to sail from Liverpool for New York on July 20th, on a Cunarder, the Gallia (then a crackerjack boat—since, entirely antiquated) and that I could meet him in Liverpool at the date of the sailing of the Gallia. On the next day I notified my employer that I had struck a bonanza in America, and that I was going to leave his employ on July 18th to emigrate to the shores of "the land of the free and the home of the brave."

My employer did not interpose any objections. Of course, I had to notify my parents, and here I must interject some explanation of what was the primary cause of my desire to emigrate to the United States. I have stated, in the introductory chapter, that I was born to poor but honest parents; that my father was a hard-working man, although he never accumulated riches. My father nominally was in partnership with an older brother, in the cattle-business. And while the older brother, while I knew him, never did any work, he managed to collect the outstandings due to my father, which created somewhat hard feelings between my father and my uncle. Not until the unexpected death of my uncle did any one of the family know that my uncle was not able to work; that he was suffering

from a rupture, for which he never consulted a competent physician. He had to live, even if he couldn't work; and he had to get money by some means. At one time, when he found that he could not collect the outstandings due to my father, he took advantage of the prevailing impression that he was a partner of my father, and borrowed 3,000 gulden from the Bank of Constance, for which he gave notes, signed Jacobs Brothers. These notes were accepted by the bank. After the death of my uncle, my father received one day the unexpected and surprising news from the bank that they held notes amounting to 3,000 gulden, signed Jacobs Brothers, and since the maker of the notes—my father's brother—had left this earthly vale of tears, they were compelled to look to my father for the repayment of those notes.

To say the least, my father was shocked and surprised at this announcement, and he did not know how to raise the money. It worried him a good deal, and me likewise, because if there is any verification of the second commandment which contains the sentence, "The sins of the fathers shall be visited upon the second, third and fourth generations," it is illustrated in Germany in the fact that should a father unfortunately have to go into bankruptcy, the stigma of it would be visited on his children, grandchildren and great-grandchildren. I realized this, and it was my aim to help to avoid such a calamity for my father, and the succeeding generations.

To revert to my cousin's offer that I should meet him in Liverpool on July 20, 1879, I wish to say that I undertook

the trip to Liverpool, traveling with my scant knowledge of the English language via Vlissingen-Queenborough, London to Liverpool, stopping over one day in London to see, hampered by the difficulty of my limited knowledge of the English language, the Albert memorial, Hyde Park, Westminster Abbey, Trafalgar Square and Crystal Palace, and yet caught the train in time, at Euston Station, to arrive on the Midland Road at Liverpool at 7 p. m. When I alighted from the train at the Midland Station at Liverpool, loaded down with hand baggage, I certainly must have looked the picture of the original greenhorn. I did not know where to go, nor where to look for my cousin and his family. Apparently, they all would have been willing for me to forget all about that conversation we had in Frankfort, because they never wrote me where to find them in Liverpool. An old, military-looking gentleman, who was the gate-keeper at the Midland Station in Liverpool, and who—as I subsequently ascertained from him, served in Napoleon's Guards in 1848—took notice of me. He asked me whither I was bound for (in German). I told him that I was looking for a cousin and his family, who were to sail on the following morning on the Gallia for New York. He replied: "Is your cousin a rather short man, with black side whiskers, and is he attached to a rather stout-looking blonde wife; and has he two daughters?" I replied in the affirmative, and he said: "He must have been expecting you; he told me that if a young fellow answering your description should arrive here, and inquire for him, to direct him to the Adelphi

Hotel." Who was happier than I was, when I knew where to find my cousin and his family? I took a cab to the Adelphi Hotel, and there was a happy reunion between myself and my cousin (the rest of the family was not nearly so much overjoyed at my appearance).

The following day we all got on the tender and rode down the River Mersey until we reached the spot where the Gallia was anchored, in the Irish Channel. We climbed aboard.

I had previously made up my mind that I was not going to be seasick, and my will-power carried me through—I wasn't seasick, because I had too much to do; first, in waiting on my cousin's family, who were all considerably seasick; and, second, in using every spare moment for studying a little more of the English language, in order that I might not arrive in New York quite as green as I had arrived in London. The secret of how I managed to keep from being seasick, I might put down in these pages, but I do not wish to draw the enmity of some physicians, who might profit to the extent of five or ten dollars for the prescription.

We landed in New York on August 1, 1879, and nothing appeared more delightful to me, after a non-eventful sea voyage of nearly ten days, than the sight of New York harbor with the glorious statue of Liberty beckoning her welcome to the weary and oppressed from the Old Country.

It did not take me long to get through the custom house, because I didn't have any more with me than the law allowed. My cousin had the kindness to take me along,

with his family, to the, in those days, famous boarding house, of Mrs. Strauss of Lexington and Fifty-ninth Street, and on that evening, at dinner, I made my first acquaintance with such to me unknown delicacies, as corn on the cob, tomatoes, cantaloupes. I really didn't know what to do with those things, but, by watching others at the table, I finally managed to find a place where to put them. My cousin called my particular attention to it, that only the middle of a cantaloupe could be eaten and not the green rinds.

A few days afterwards my cousin got into an economical frame of mind and he reasoned with me that there wasn't any use to pay for my board \$15.00 per week at the famous Strauss boarding house, when he had a married sister in New York for whom he had done quite a few favors (and who, by the way, was also a cousin of mine), and he thought that Sister Fannie, in consideration of favors received in the past from him, could afford to feed me for a week or two. I was fed, all right, but it wasn't more than a week before Cousin Fannie commenced to become inquisitive, and she asked me three times a day: "Cousin Victor, how long are you going to stay here? Aren't you going away soon?" I inferred from these questions that my room was more welcome than my presence, and—oh! how I did long to get away from New York! I bethought myself of having a letter of introduction in my pocket to a bookkeeper who was then employed with the then famous old firm—A. T. Stewart. I hied myself thither, found Mr. Hafer, presented my letter of introduction, and inquired, "Was there any chance for a

young man of twenty-one to get a job with A. T. Stewart's, as an errand boy, cash boy, or something. Mr. Hafer informed me that A. T. Stewart usually had twice as many employes as he had any need of, and he didn't think there was any opening for me. He advised me to go west, and by looking at the East River, I got some idea of the direction he wanted me to go in, but really I didn't know where to go. I bethought myself of a friend who had a retail general merchandise store at Crockett, Texas—his name was Alec Ortlieb. I wrote to him, and I told him that I had landed in the great city of New York in company of my Cousin Sam and his family, and that, while Cousin Sam, no doubt, meant well for me, I felt anxious to relieve him of any responsibility for me and that, if he had use for a greenhorn from Germany, I should be glad to work for him, no matter at what salary. Instead of answering direct to me, he returned my letter to Cousin Sam, who confronted me with the damning evidence that I had tried to get a place for myself without consulting him. "This is just like a suspicious Dutchman," my cousin said, "that you think that I could take you along to New York, to let you be stranded here, and not to look out for you. Do you think that I should have induced you to come to the United States if it wasn't my intention to take care of you for the future?" I replied: "Cousin Sam, it is very nice of you; I know that I haven't any claim whatever on your friendship, or philanthropy, and therefore I tried to develop some of that American spirit of 'help yourself,' and to find a position for myself, but,

of course, if you do not approve of it, I am your servant for the rest of my life." He replied: "The reason why we are stopping over here in New York longer than I anticipated (because I am anxious myself to get to Galveston, Texas) is, that there is yellow fever reported in Galveston, and I dare not go there with my family until the weather turns cooler and the danger of getting yellow fever is eliminated." Said I to Cousin Sam: "I will wait until it is cold enough to go to Galveston, and I will stick to you. But in the meantime, I cannot possibly stand to be a loafer. Please get me something to do, no matter what the occupation may be." He found me a position with a then leading clothing manufacturing company of New York, of whom he bought \$200,000 worth of goods annually. The head of the firm, Mr. Chas. Bernheim, merely out of consideration for my cousin and the value of his trade, consented to give me a position. This position brought me the munificent salary of \$5.00 per week, and my duties were: to assort jean pants in colors and sizes, and make bundles thereof of a dozen, and then take three or four of those bundles and load them on my shoulder and carry them up ~~six~~ flights of stairs, as there were no elevators in that building on Canal Street.

I attended to these arduous duties for five or six weeks, patiently, uncomplainingly, until I fell into a reminiscent mood. "Why—oh, why!" I said to myself, "did I leave my native land of Germany to become a menial in New York at the price of \$5.00 per week, when I was earning nearly \$10.00 a week in Frankfort-on-the-Main as a highly

respectable bookkeeper?" These reminiscences weighed on my mind until I finally concluded to write a letter to my former employer, Mr. Adolph Oplin, a millionaire, at Frankfort-on-the-Main, in which letter I explained that, up to that time, I had not struck any bonanza in America, that I was working at menial labor in New York for the sum of \$5.00 a week, when I had been getting at his office \$10.00 per week, as an assistant bookkeeper.

I also described to him the remorse I felt for ever having left his employ, and I also inquired whether he could forgive my foolishness of ever leaving him, and whether he would be willing to employ me again, if I would return to Frankfort-on-the-Main.

He replied in a four-page letter, going into details, that it really was my own fault that I had given up a fairly remunerative position in his house, without obtaining a guarantee that I was really bettering myself, financially, by going to the United States. However, he said, he would forgive me for that, on account of my youth and inexperience. He advised me to remember, that many a count and duke came to the United States, filled with high expectations and had to become an assistant in a shoe-shining parlor, or a dishwasher in a restaurant, before fortune smiled upon him.

He also advised me to try my luck for a few months longer in the United States, and to give my fortune a chance to smile upon me before again returning to Germany. Should fortune forget to smile upon me, he said, I could come back any time, and that, in consideration of

the faithful services which I had rendered to him for four years, he would manage to find a position for me in his establishment at any time.

This relieved my mind considerably, although I never did make use of this generous offer. Be it remarked here, that, while I interposed no objection, when my cousin paid the passage from Liverpool to New York for me on the Cunarder, and, while I even consented, at one time, to accept a loan of \$5.00 from him, for pocket money, I still carried in my inside vest pocket a life preserver, in the shape of seventy-five American dollars, to which I was holding on, with the idea that, if America and myself couldn't get along, I might, with the aid of those \$75.00, be able to reach the shores of Germany again.

CHAPTER IV.

I Become a Resident of Galveston, Texas.

At last the day arrived when my cousin notified me to get ready to go to Texas; this was towards the end of October, 1879. I remember, we took the Piedmont Air Line and traveled by the Vandalia, via Indianapolis, Terre Haute to St. Louis. We arrived in St. Louis on the evening when a procession of the Veiled Prophets took place. The Lindell hotel was, in those days, the only respectable hotel in St. Louis, and I do remember that I slept on a cot in a hall that night. But, next morning, we resumed our journey via the Iron Mountain & Southern to Texas. After we had left St. Louis behind us several hundred miles, my cousin joined me in the smoking car (he was very fond of smoking—too much so), and then and there I made this confession to him: "Dear Cousin Sam, I have permitted you to advance various sums of money for me to defray the expense of the sea voyage from Liverpool to New York. I have furthermore accepted from you a cash loan of \$5.00. I have furthermore allowed you to buy for me a ticket from New York to Galveston, Texas. Will you kindly tell me what is my total indebtedness to you?" He wanted to know why I

was inquiring. I said: "Dear Cousin, I still carry in my inside vest pocket the sum of \$75.00, and I wish to make to you a payment on account." My cousin looked at me, astonished and surprised. "So you have \$75.00 in your possession, and still you allowed me to pay for your passage, to loan you \$5.00 and to pay for your ticket to Texas? Is this not a sign of deceit?"

"Cousin Sam," I replied, "I come from Germany, where, as a rule, nobody spends a cent on anybody else, unless he sees that a dollar is coming back for it. Now, you never owed me anything; I never had any claims on you, and I thought that, in case you change your mind, after we land in New York, and feel like setting me adrift, it would be a good idea to have those \$75.00 handy and to fall back on them for the purpose of getting back to where I came from. I am now fully convinced that you mean well for me and that you are a real philanthropist. This is why I offer you this payment on account."

He absolutely refused to accept any money, but advised me, as soon as we reached Galveston, Texas, to apply for a postoffice money-order for the \$75.00, and send same home to my mother, who might find good use for it.

I mention all this to show that, even in America, where the axiom prevails "everybody for himself and the devil takes the hindmost" there are people, who are entirely unselfish and practice philanthropy simply for the satisfaction which they derive from practicing it.

The city of Galveston, situated on a sand bank, thirty miles long, and only two miles wide at the widest place,

seemed a beautiful town to me during the months of November, December and January, when snow and ice were covering the north, and fragrant orange blossoms perfumed the air during the incomparable winter moonlight nights. Galveston, while neither attractive from an architectural point of view, nor from any beauties of nature, surrounding it, always had a peculiar attraction for me. While the largest tree I ever saw in Galveston was of stunted growth, not exceeding six feet in height (a salt cedar), she yet can be called a city of perennial flowers, where the oleander bushes bloom for almost twelve months in the year, and while a pedestrian, getting off the sidewalk, may walk up to his knees in the yellow sand, nevertheless the peculiar charm of Galveston is indelible in my mind.

At one time in September, 1899, the wrath of the Lord turned against Galveston; a West Indian cyclone swept the sandy island and caused a tidal wave which resulted in a loss of 10,000 lives. At that time, I had left Galveston about seven years previously, and was really not vitally interested in the town, yet when I saw the newspaper reports that 10,000 lives had been lost in that tidal wave, an unspeakable sadness overcame me. I did not know how many of my friends or how many strangers had found a watery grave. I still have the newspaper accounts of the horrible catastrophe that befell Galveston about September 1, 1899. My heart was moved to such pity, that, while by no means a rich man, I wanted to do all in my power to relieve the sufferings of the stricken unfortunates of the Island City.

I claim and maintain the honor of having been the first one who, after reading of the calamity, wired to the Mayor of Houston, Texas, to transmit, for my account, to the flood sufferers of Galveston, fifty dollars (all wire connections were cut off from the Island City at that time). I have, in my proud possession, a receipt from the, then time, Mayor of Galveston, Mr. Walter Jones, for the \$50.00 with expressions of thanks for my substantial aid and for my sympathy for the stricken community. This receipt is framed and is hung in my library.

I mention these incidents to prove that I was and still am in love with Galveston, Texas. Small wonder that I was! More lovely, more hospitable people I never met in my life than I met in the Island City. She rose, after her calamity, like the Phoenix out of the ashes, to greater and more substantial growth than she ever enjoyed before, because, some of the leading examples of the indomitable spirit of "get there" exemplified by the American people in general, has been and still are demonstrated, by some of Galveston's leading citizens and merchants.

To revert to my trip from New York to Galveston and to my arrival there, I wish to mention, that I accepted the offer of my cousin to board with him and his family, and he occupied a very nice residence, and I got a hall room of that residence. To show you how good those people were to me, one night a fire occurred in Galveston, and the best view of it could be gained only through the hall room, which I occupied. I was aroused from my slumbers about 2 o'clock in the morning when my cousin and

his wife, both in *deshabille*, wanted to view the fire from the window of my hall room. They found me occupying my virtuous couch with my daily underwear on, my cousin's wife wondering why I was not wearing an embroidered night shirt. Such luxuries had been unknown to me in Germany, but promptly, on the following day, my cousin's wife presented me with a half dozen embroidered night shirts—some of which I am using still. Such trivial incidents as these I merely mention for the sake of demonstrating how good my cousin and his wife were to me.

Besides me there was a nephew of my cousin's wife employed at the wholesale clothing store where I started my American career as a merchant, and who was likewise a member of the family. I may say, a preferred member, because he was a nephew of the Mrs. while I was merely a cousin of the Mr. He did not like me and he intrigued against me in every possible way; and yet—I would today not exchange my career for his.

In the wholesale establishment I worked for six months at learning how to dust off coats, pants and vests, how to arrange the garments in symmetrical piles, and how to select orders.

All during this time, I industriously applied myself, of an evening, after business hours, to acquiring more knowledge of the English language and, right here, I wish to give to some readers, who might possibly be greenhorns, as I was in those days, the benefit of my experiences. I have found, in my case, that the best way for acquiring a knowledge of the English language was, the reading of the daily papers, con-

taining the everyday business language and discussing the topics of the day. Of course, the reader can imagine, that it was rather difficult for me to read, with any satisfaction to myself, the daily papers, when I was so deficient in my vocabulary of the English language. But I overcame this, simply by underscoring about every second or third word of a sentence that I was reading with pencil marks, and by *writing down* such words as I did not know the meaning of. This impressed upon my mind the spelling of words, and I industriously looked up these words in my German-English and English-German dictionary and ascertained their meaning, because, while this did not guarantee my correct pronunciation, I would always find some one who would pronounce for me the words which I could not myself pronounce correctly. Now here is a hint as to how to acquire the knowledge of a foreign language, and while it cost me a great deal of pain and labor how to find it out, the reader of this book gets his information gratis. Within six months after I had arrived in Galveston, Texas, I was a fairly fluent speaker and reader of the English language.

CHAPTER V.

I Become a Traveling Salesman.

About that time it occurred that a salesman in the house for which I was working, and who traveled in a section of the country principally inhabited by Germans and Bohemians, met with an accident on one of his trips, broke his leg and was unable to ply his accustomed avocation. The trade in that district was valuable to the house and could not be neglected; a partner of the firm, who realized that I had a thorough knowledge of the German language and a fair knowledge of the English tongue, proposed to me, that I should cover the usual route of the salesman who had broken his leg. I had learned enough during my six months' stay in America to realize, that the limit of ambition for a bookkeeper was about \$100.00 to \$125.00 per month, while the value of a good salesman was without limit. I greedily accepted the opportunity to become a salesman, although my ambitions were opposed to by my own cousin, who was the head of the firm. He thought that my general greenness, my short size and stature, and several other things were against any chances of success for me. His strenuous opposition was overcome by the guarantee of his partner that he would come up for any loss resulting to the firm by giving me a chance to go on the road.

And this is how I was launched as a traveling salesman. I was started out with four sample trunks of clothing, which, with my present knowledge of the line, would look so abominable to me, that I wouldn't have given an order to myself if I had called on myself, and right here I want to remark to any salesman who reads these lines that, to be a successful salesman, you either want to know the last detail about your line, the manufacture, construction and origin of your goods, the cost and value, etc., or you want to be entirely ignorant about everything. The more ignorant you are, the more innocent you will be. You will sell your goods at the prices at which they are marked (providing you are ignorant) without the slightest qualms of conscience, because you will actually believe that your firm is charging the right price; that you are not overcharging your customer and that they are doing the fair thing all around.

This, of course, holds good only as long as you do not meet any aggressive competition. As long as your customer thinks that he is buying at the right price and as long as he can charge a satisfactory margin on top of the price at which you sell goods to him, everything is lovely and the goose hangs high. I had an illustration of this in this way—I had a customer at Alvarado, Texas, Mr. Engelmann, who loyally stuck to me for several years. After a while salesmen for New York clothing manufacturers began to call on him. One particularly smart salesman from New York who called on my friend, Mr. Engelmann, inquired of him one day about the price of a par-

ticular pair of pantaloons and wanted to know what my friend Engelmann was paying for same. He told him that he was buying them from me at \$4.50 a pair and was selling them at \$6.50 a pair. Here the New York salesman saw his chance to impress my customer with the fact that he, my customer, did not know anything at all about the value of goods and was paying me entirely too much for those pantaloons. The New York salesman was in a position to offer him those identical pantaloons for which my friend Engle-
mann was paying \$4.50 at \$3.75. Now here comes an illustration of the loyalty of customers in Texas, thirty years ago, because my friend Engelmann replied: "Mr. Millheiser, I cannot see where I would gain anything by buying from you, because, if I buy these pantaloons from you at \$3.75 I would be retailing them at \$5.00 a pair, while, if I buy them from my friend Jacobs and pay him \$4.50 a pair I will get \$6.50 at retail for them. Now you see, if I buy from you, I will only make \$1.25 on a pair, while if I buy from my friend Jacobs, I will be making \$2.00 on a pair, so you see there is no use for you to try to sell me goods. Oh, how I wish these good old days would be back again!

Speaking about my early experiences, in general, as a salesman in Texas, I wish to say that my first stop was at a little town, Belleville, Austin County, Texas, where I managed to sell some goods, and from which point I had to start out on a team trip, this means, I had to hire a driver, a wagon and a pair of mules to carry me and my four clothing trunks through the highways and byways off the railroad. There was no livery stable in the town

of Belleville, but, by chance, I learned that a young man by the name of Gus Miller, whose father was a wealthy merchant, with whom Gus had managed to fall out, was the possessor of a wagon and a good pair of mules, and said Gus Miller, although married and having a family, was temporarily out of a job. I came to an understanding with Gus to have him drive me and my four trunks, for several weeks, through the counties of southern Texas, comprising the so-called German settlements. With ambition unlimited and with the idea before my mind that I *must* succeed and make some sales, I managed to send into the house, during a three weeks' trip, about fifty orders. It was a filling-in season, in November, and while the orders were not large, they all attested to my ambition and industry. The result of all this was: it sealed my doom, I became permanently a traveling salesman, which I have been ever since, which I am still, and I look forward to being a traveling salesman when I die. I wish to interject just a few reminiscences of my career as a traveling clothing salesman in Texas during the period of 1880 to 1884. For instance, this one:

One night, it was in the month of December, when the days are short and nights are long, I started out from a place named Industry, Texas, at about 4 o'clock in the afternoon, on a wagon loaded with four trunks and propelled by a pair of lean mules, to reach a country store, situated about six miles south of Industry. The weather was chilly, the lanes were very muddy, and I reached the country store of a Mr. Carmichael about 6 p. m. The

little shanty, called a store, was closed and everything was in darkness—no house or dwelling place was in sight. I climbed on top of the wagon and, in the distance, I spied a light. I suggested to the colored driver to make for the light. We arrived at the foot of a very narrow lane, where the mud was soft enough and deep enough to make the wagon wheels sink to the axle. The driver suggested that, on account of the narrowness of the lane, in which it would be impossible to turn the wagon, he would walk up towards that light, and if he could ascertain that Mr. Carmichael lived in the place where the light was burning, he would signal to me by a loud tone of voice to follow him with the wagon and team. I had my serious objections to this proposition, because I figured that, even if the place where the light shone from was the dwelling of Mr. Carmichael, and even if I received the summons to drive on towards the spot where the light shone, *this*, eventually, was to be considered that, in the dark of the night, I might strike a bad place in the road, overturn the wagon, break something and would have to come up for repairs. Therefore I made a counter proposition, which was, that the driver should stop at the mouth of the lane, that I would walk toward the light and ascertain whether or not there was a chance to camp at that place for that night, and if there was, *I* was to signal the driver to follow my lead. I walked for about a mile towards the light, reached the house, inclosed by a so-called worm fence made of cedar rails, and found the gate open. I screamed at the top of my voice the usual Texas hello, but, not receiving any answer, walked in

through the gate, which I found open. No sooner had I entered the gate than two great big yellow mastiffs jumped at me with a howl. Now, while I have never been afraid neither of man, nor the devil, I have always been in mortal fear of dogs. What could I do under the circumstances? I retreated to the fence, picked up a fence rail and swung it around me to keep off the big yellow mastiffs. The more I did so the more furious became the brutes, and when I had succeeded to chase off one from my right leg, the other one was snapping at my left leg. I called for help with all my might but, as luck would have it, my calls were unheeded. Finally a man stepped out on the porch to get a drink of water (in Texas the water bucket is always hanging on the porch). He called to the dogs—"hush," and they subsided for a moment in their barking. I managed to say: "Mr. Carmichael, please call off your dogs," which he did, and then I asked him whether I could stop at his house for the night, to which he hospitably assented; but, from the fright, which I had experienced, I was so hoarse that I was unable to talk above a whisper for two days.

CHAPTER VI.

Some More Hardships.

In the preceding chapter I have referred, while recounting my reminiscences as a traveling salesman in Texas, to a little episode about a fight with dogs. To complete this chapter I have to add that, on the morning following the horrible night when I was trying to fight two big yellow mastiffs, single handed, and with a fence rail, and after having had breakfast, I endeavored to sell to Mr. Carmichael some clothing. The driver helped me to unload my trunks in front of the store. I found that the door was built without any regard to the size of my trunks, and I could not get my trunks inside. But even at that early stage of my career, little things like that could not knock me out. "Where there is a will, there is a way." After some deliberation Mr. Carmichael and myself came to the conclusion to roll out two flour barrels from the store and, with the aid of a shutter, to make a counter in front of the store. Then I proceeded to open my trunks and to show my samples in this improvised open-air sample room, and, after an hour's work, was the lucky possessor of an order from Mr. Carmichael for about \$150 worth of overalls, jean pants, etc.

I can always look back with a good conscience on those old days, because I never sold to my customers anything that they could get stuck on. Overalls and jeans pants were as staple as wheat, and one reason why I didn't sell him anything else on that trip is, because he wouldn't buy it.

Let me recount one or two more little experiences of my early travels in Texas while I was making wagon trips for the jobbing house in Galveston, Texas.

One day I received, at Beeville, Texas, from the office man of the firm, a route list, directing me to visit the town of Mineral City. I had never heard of it, neither could I find it on the map, but, by diligent inquiry, I ascertained that this city was situated at a distance of about forty-five miles from Beeville. I started out from Beeville at sunrise and, on my wagon, propelled by two light bronchos, I traveled over sandy prairie, where not a shade tree relieved the monotony of the scenery for miles and miles, from 6 a. m. until 5 p. m., without meeting a human being, or even an animal. At last, about 5 p. m., I landed in front of a little shanty, constructed of some rough boards and containing one single living room with an attachment serving for the purpose of a kitchen. I took it to be a human habitation, and raised my voice to sound the customary Texas "hello." A gentleman opened the door, and upon inquiry I learned that I was still fifteen miles distant from that metropolis, Mineral City. The ranchman who lived there assured me that I could not possibly lose my way to Mineral City, because all I had to do was to travel a couple of miles until I reached a pasture gate; after entering which gate I was to travel another twelve miles until I reached another pasture gate, after passing which I would be in sight of Mineral City. On and on I traveled, on the farm wagon, loaded with four heavy trunks, propelled by two very tired little bronchos, driven by a yel-

low-colored gentleman; at last darkness overtook us; one of those sudden changes of temperature so common in Texas in the winter time took place. Texas has the delightful climatic advantage that, at one minute you may be perspiring and going about in your shirt sleeves, and within a few minutes thereafter, you may be closely hugging your overcoat, and yet may be shivering. This was one of the occasions when, unexpectedly, a rain commenced to pour, which froze as fast as it was falling, and which turned my overcoat into a garment as stiff as a board. The night was pitch dark. It was impossible to see my hand before my eyes, much less was it possible to see the road I was traveling on. Finally I requested my mulatto driver to step down from the wagon, to light a match and to find out whether I was really traveling on a road at all, or simply on an ocean of prairie grass. He reported that neither tracks nor road were visible. After some consultation we concluded to trust to our horses having more sense than we had, turned them around and let them find the way back to the little shanty we had passed several hours previous.

We brought up there about 9 o'clock in the evening, hailed the ranchman living there, and told him that we had lost the way to Mineral City, and would be thankful for shelter for that night. He called my attention to it that his hotel accommodations were extremely limited, and that he could not offer me very much in the way of luxuries and comfort, yet he would not permit me to be without shelter for that cold night.

I accepted his invitation to come inside, sat down in front of the chimney fire, thawed out the front of my overcoat, while still freezing in the back. The lady of the house inquired if I had had any supper. Remembering that I had supper the day before, I said, "yes," not wishing to put her to the trouble to prepare supper for me at such a late hour, because, as a rule, when supper is finished at a farm house or at a ranch house in Texas, it means that there is not a crumb left for anybody arriving after the meal hour.

The time arrived for retiring. In the one living room which, by the way, simply had a shingle roof without any ceiling, there were two beds; one was to be occupied by the husband and wife, and the other was intended for their three boys, ranging in ages from eight to twelve years. But "necessity is the mother of invention;" the one bed did service for four; in the middle of the bed I prepared to rest my weary bones, on either side of me was one of the boys, and at the foot end was the youngest one, keeping our feet warm.

After these preparations, the ranchman came in and retired, blew out the oil lamp, and then while darkness was preventing me from seeing any of the mysteries of it, the lady of the house retired.

In peaceful slumber, I forgot all my troubles, until daylight arrived. But then my new troubles commenced. It was a winter day, when daylight does not come so early, and according to my watch 7 o'clock had arrived and no one had yet made any move to get breakfast. I knew

that I couldn't linger all day on that delightful couch which I was sharing with the three boys, and in sheer desperation I jumped out of bed, grabbed my pantaloons and other clothing and hied myself to the kitchen to begin my morning's toilet. This gave an opportunity to the lady of the house to arise and attend to her toilet. About 8 o'clock we had breakfast, consisting of steaming hot black coffee and corn dodger (the chief ingredients of which are cornmeal and water). It was a highly satisfactory meal to me after having gone without supper the night before.

Towards 9 o'clock my mulatto driver and myself got started on the way to Mineral City. We finally arrived there about 11 a. m. Imagine my surprise when, instead of a metropolis, as I expected to find there, I only found two little 10x10 shanties which were called stores, and each of which contained about \$50.00 worth of antiquated canned goods and other groceries, and by full count I found the population of the town to be about ten inhabitants, all of whom had gathered around a little wood fire, built on a little public square, for the general benefit of the whole community.

The reader can readily imagine that I did not try to make any wholesale sales of clothing in that town of Mineral City. Instead, I traveled on, southward, towards the town of Corpus Christi, on the Gulf of Mexico. The road was over miles and miles of prairie land, occupied mostly by grazing cattle, very sparsely inhabited. On the way, I stopped at the little town of Oakville.

So almost primeval was some of the country around there, in the early 80's, that one morning I saw a whole family of deer drinking at a creek I had to cross, and they did not seem at all concerned about me, until I was within about fifty yards of them. I never had the "sporting instinct," never carried a gun and consider it today a wanton butchery and a manifestation of the "murderous instinct" to shoot inoffensive animals, simply for "the sport," or for the small gain to be derived from the sale of their skin or meat.

It was in the month of November when I made this trip; the weather was delightful in Southwestern Texas; bright, clear sunshine every day, such as we have in the Middle States during our "Indian Summer." Mornings and nights were chilly. In those nights the mighty "Nimrods" in Southern Texas would go turkey-hunting, while the wild turkeys were roosting in the groves of live-oak trees. I have seen wagon loads of turkeys brought in of a November morning, into the town of Oakville, and since they were no rare delicacy to the townspeople, few cared to buy them; most of them were given away.

At Oakville I did some business. I had to open my samples in the front parlor of the old stone hotel, and finding it hard to open the green Venetian shutters, which were keeping out the sunlight and which, apparently, had not been opened in a year, I called to my mulatto driver to go to the kitchen for a hatchet. The driver, a rather lazy fellow, thought that the butt-end of a gun, standing in a corner of the room, would serve as well. I cautioned him that it might be loaded; he opened the breech, took out several cartridges and then began to butt the shutters.

I was standing behind him, watching the operation, the barrel of the gun raised a few inches above my head, when suddenly there was a loud report. The "unloaded" gun had done it, had gone off; a ball flattened on a beam of the oak ceiling and fell to the floor. I carried the ball for a long time as a memento that I must have a "charmed" (if not a charming) life.

From Oakville, Texas, I traveled on to Aransas Pass; from there to Corpus Christi. There is an expanse of water of three miles, which is called the Aransas Pass Reef. It is a road concealed by the waters of the Pass, and built of oyster shells and has a width of about four feet. To guide the unwary traveler, stakes are driven into this road about fifty feet apart, bearing the legend, "Keep to the right, or keep to the left." Should the traveler heedlessly not obey those instructions, down he goes from the road made of oyster shells, into unfathomable mud and water.

When I got about half way on that road and looked forward and backward, I verily felt like a mariner traveling in mid-ocean in an antiquated hack, propelled by two antiquated ponies, as no shore was visible on either side. I finally brought up at the Sands of the shore of Corpus Christi Bay, and glad I was to have something like terra firma under my wagon wheels again.

I repaired to the St. James Hotel, where the incomparable hotel keeper, Mr. Giuseppe Biggio, attended to the wants of weary travelers. I had a good meal, consisting of clam chowder, baked red snapper and several other delicacies, and then I commenced to look around in the town for unsuspecting victims to whom I might sell some of my famous clothing. I found Mr. Lichstenstein ready to give me a chance. I also found Mr. Julius Henry, who was also ready to give me a little order. I also found Messrs. Guggenheim & Cohen willing to buy some goods from me, providing I would give them the privilege of making the prices.

CHAPTER VII.

How I got a "Black Eye."

When I got through canvassing the town of Corpus Christi I took a train on the Ferro Caril Nacional de Mexico, which connects the town of Corpus Christi with Laredo, Texas, a distance of 150 miles. This train, thirty years ago, required twelve hours' time to cover the distance. One reason for this was that the railroad company did not care to spend any money for coal and every once in a while the engineer, fireman, brakeman and conductor had to stop, pull off their coats, and go to work, with a vigor unusual in that part of the country, to cut some wood from the mesquite chaparal to wood up the engine. My first stop was San Diego, Texas, where Señor Torribio Guerra and Gueydan Bros. (French merchants from New Orleans) were my customers. With these people, the quality of goods never was found any fault with, as long as the price was cheap enough. Their business was principally done with Mexican sheep herders, whose monthly income in those days was \$15.00 in Mexican money, equal to about \$7.50 in American money. They were very frugal people, those sheep herders, and, no doubt, they had to be, when a ten-cent piece has to serve for the purchase of four different articles at a store. Often I have watched them

buying, for a ten-cent piece (which in Spanish is called a *real*, and which is subdivided into *medios* and *quartidos*) the following four articles: Lard, shell corn, beans, and red pepper, which were the principal ingredients of their meals. The shell corn was crushed between two rough stones, and the coarse meal gained by that process served for making tortillas, which is a kind of a corn cake. I have been told that the flavor of these corn cakes is improved by the cook spitting in his hands while handling the dough and before slapping the dough on a hot stone to bake it. The red pepper and beans is a daily diet with a Mexican. On special occasions they have *carnero*, or goat meat, which, with plenty of seasoning of the red pepper, or chili, as it is called, constitutes the finest delicacy on a Mexican menu. The Mexican sheep herder wears the year around a pair of linen pants, a coarse cotton shirt (no underwear), a large sombrero, or sugar-loaf hat, and, when the temperature gets chilly in the winter time, he throws a blanket over his shoulders. At most any time he takes life easy, just as long as he does not run out of his supply of corn shucks and smoking tobacco, wherewith to make the indispensable cigarette. If times get a little hard with him he uses the so-called *bandana* (a sash which takes the place of suspenders), pulls it a few notches tighter, and thereby kills any revolution threatened by his stomach when it has not been fed. After these few side remarks about the population of the country, I must describe a little adventure I had with a livery stable man at San Diego, Texas.

I hired from him a hack and two ponies, and also a young man, as a driver, to carry me to La Concepcion, an insignificant little village, situated twenty-seven miles south from San Diego, off the railroad. It was a level prairie road, and, while I had three trunks in the hack, the distance could have been covered in four to five hours. I started from San Diego at 6 a. m., and about 10 a. m. we stopped in front of the first ranchman's house we met, inquired whether or not we were on the right road to La Concepcion, and were informed, by the ranchman, that we had to drive back a distance of about five miles, where the road forked, and where we had to take the right-hand road instead of the left-hand. After this delay we landed at Concepcion about 1 o'clock p. m. My friend and customer, a fine old bachelor by the name of Isaac Levy, who had kept store there for years, gave me a good dinner, including a bottle of French claret, and, within an hour, bought of me about \$700.00 worth of cheap pantaloons, overalls and men's underwear. I was packed up again by 3 o'clock, but it was a very hot July afternoon, and I suggested to my driver to wait an hour before starting back, until the sun was not shining quite so hot. We left the place at 4 o'clock, and drove on until about 9 o'clock that night, when we brought up at a railroad station, Benavides, fifteen miles west of San Diego. Nobody but some poor Mexicans were living there. No hotel, no chance to buy anything to eat, and I had to wait at the station until 6 o'clock the following morning (sleeping on the soft side of my trunks), when the train came along to take

me back to San Diego. To the driver, who spoke a little Spanish, I handed \$10.00 for team hire, and several dollars to buy feed for the horses, and, if possible, to find some quarters where he could stay over night. I advised him not to drive back that night to San Diego, as I considered that the poor bronchos had done about all the traveling they could stand for that day. At about 8 o'clock in the morning the train which carried me and my trunks pulled into the station at San Diego, where about a half hour was consumed in switching freight cars. I stepped out on the platform, clad in my linen duster and traveling cap, and met Mr. Shaw, the livery man of whom I had hired the team. I told him of the unpleasantness I had on account of the inexperience of his driver. He replied the driver and the team had returned at 3 in the morning, the driver claiming that I had not given him any money to feed the horses and to find a stopping place for the night. I told him that the driver was lying, but he would not believe me, and demanded \$10.00 more, which I paid to him under protest. He then commenced to swear and to curse me, and when I remonstrated against such behavior, he struck me in the eye with a pair of knuckles while his brother pinned my arms from behind to deprive me of any chance of defending myself. My eye was a beautiful sight. Just then the train whistled, and as all my belongings were on that train, I jumped on, vowing vengeance to my two assailants.

After I got on the train I hunted up the most secluded corner in the smoking car, folding my handkerchief over my wounded eye and feeling pretty blue about the unde-

served treatment I had received at the hands of the liveryman at San Diego. Presently I was joined by an elderly gentleman, who started a conversation with me by inquiring, "Where did you get that black eye?" I replied that I was indebted for it to Mr. Shaw at San Diego, and told him the rest of the story, expressing the intention to return to San Diego on the next train and to make it my business to have Mr. Shaw and his brother arrested for the unjustifiable assault. The elderly gentleman introduced himself to me as Captain Richard King, the famous owner of the Santa Gertrudis ranch, which comprises an area of over two counties, probably one million acres. Captain King's wealth in land and cattle was in those days estimated at about five million dollars. These figures mean a valuation of from 50c to \$1.00 per acre and of \$5.00 a head for the cattle. Today a good deal of the same land is being irrigated and cultivated for fruit and vegetable land and is worth from two to three hundred dollars an acre. Captain King advised me not to return to San Diego; not to have my assailants arrested. He told me that there were six brothers, all desperadoes, in the same family, and that to fight one meant to fight them all. He also told me that, while he himself had the reputation of being a good fighter and of being afraid of nothing, he preferred to let these same brothers steal his horses, mules, etc., without attempting to prosecute them, because, if he succeeded in the conviction of them, the sheriff would not be able to put them in jail. He inquired about my business, and then I told him that I was a clothing salesman. He advised me

to come along with him to Corpus Christi, where he had to stop over and where he would look over my samples, as he kept a supply store on his ranch for the wants of the cowboys. He did place an order with me for about \$800.00, which, in connection with some raw meat, which I applied to my eye, went a good ways towards removing the pain from my eye, but it took two weeks before the black marks disappeared, and it required many explanations to inquiring customers who wanted to know how I got that black eye. In justice to Mr. Shaw, the liveryman at San Diego, I must add, that, within about six months later, Mr. Shaw discovered that the boy who drove me to La Concepcion had lied to him; Shaw apologized to me and thereafter, when I came to San Diego, he dead-headed me for bus fare and baggage transfer.

I must also say that, quite recently I visited the town of Corpus Christie, Texas, after an absence of about twenty-five years, and, accidentally met a brother of Mr. Shaw. He remembered my little unpleasantness of twenty-five years ago, and, as a token of good feeling and friendship, he presented me with a fine pair of buck horns, which now serve to hang clothes on.

This shows, that, while men may sometimes let their temper get away with them, there is good in every man.

Another little incident occurs to my mind that happened to me in the town of Pearsall, Frio County, Texas. I was stopping there at the Sanders Hotel, opened my samples in the little front room which served as a parlor, but when I looked for a key, to lock the door, it could not be found.

I told the proprietor that my samples were valuable and were unprotected, since the door could not be locked. He assured me that everybody about the place was honest and that I would find nothing missing.

I made a call on one customer, took him over to the hotel, showed him through and sold him, and then I made my call on the next customer. I was anxious to show him a new article which I had just received, and which I had shown a few minutes before to my first customer, but all search for it proved unavailing—it had disappeared. I must mention that, when I returned with the second customer, I found the porter of the hotel in the sample room, busying himself with my samples. I told him that he should have waited for my invitation before coming into the room, and he walked out. Naturally my suspicion as to who had stolen the missing articles fell on the porter. I asked my customer to excuse me as I was going to begin an immediate investigation. Without any hesitancy I accused the porter of having stolen two coats. He stoutly denied the accusation and dared me to prove it; even offered that I could look through his trunk where he kept his own clothing. I went through it but, of course, found nothing belonging to me. However, I discovered a coat which I knew had originally been a traveling man's sample. A red string which fastens the price ticket to a button was still hanging on the button and, in the effort to tear loose the price ticket, the button had been partly torn off. This confirmed my suspicion. I was not so much concerned in the value of the two garments, which was only about \$20.00, as in the fact, that it would be at least ten days

before I could get new samples from New York (I was at that time traveling for a New York house) and that many sales would be lost to me during the time that I had no duplicate samples. Several of my friends, when they heard of my mishap, became enraged at the porter and threatened to hang him if he didn't give up what he had stolen. He still asserted his innocence, and I asked my friends to leave the matter in my hands. I talked with the man privately, explained to him what inconvenience he was causing me, and promised him, if he would give up my property, I would tell my friends that I had found it mixed up with my other samples. He finally confessed and told me that he had taken the goods to a place about a mile distant from town and would return same to me after dark when nobody would be watching him. About 9 o'clock that night he came to me, telling me that he was going to leave the town and that I should follow him to the place where the goods were hidden. I followed him, never dreaming that I was exposing myself to danger. We walked about a mile down the railroad track, and he pulled from under a mesquite-bush my two coats and handed them to me. I gave him a couple of dollars; he was going to walk to the next railroad station, and I admonished him to try and be honest in the future. By that time the hotel man and some of my friends had become uneasy about my absence and followed me on horseback, and, as they told me, had fully expected to find me killed; still I wasn't. This last incident happened after I had commenced to travel for a leading clothing manufacturing house of New York.

CHAPTER VIII.

I Become a New York Salesman

I must mention here how I came to give up my position in Galveston and changed to New York. When I first started to travel in Texas I met with but very little competition in my line, from New York, but gradually New York houses commenced to send their salesmen to Texas, and there was such an enormous difference between prices charged by the jobbing houses in Galveston and those of the New York manufacturers, that I soon recognized the hopelessness of trying to compete against them. One day I traveled from Gonzales, Texas, to Hallettsville, Texas, a distance of forty miles, by wagon. I had four horses and a driver and yet did not arrive at my destination until late at night.

I learned from the hotel man that a New York competitor, a Mr. Rosenfield, had canvassed the town for two days. Hence I expected to find but little left for me. Towards 4 o'clock in the morning I was awakened by the noise of sample trunks being loaded into a wagon, and soon ascertained that my competitor was stealing a march on me for the next town. I got up, awoke my driver and told him of the urgency to keep up with my competitor. He finally got ready to hitch up the horses,

but soon informed me, that one of the horses was lame and that he couldn't drive. Unfortunately, there was, on that day, at Hallettsville, a German Schuetzenfest, and every horse, in every livery stable, was engaged. I learned that a Bohemian farmer was the owner of several horses, and that I might be able to hire one from him. He lived about two miles distant from town. I walked there, found him feeding his horses, and told him of my troubles. He advised me to wait until the horse I wanted had finished his breakfast, but I could not wait. I could not ride horseback so I had to lead the horse by a rope, and very reluctant he was to leave the corn crib. I tried to impress the horse with my hurry by slapping him several times with the end of the rope, after which I had a great time to keep up with the horse.

At last I landed with the horse in front of the Lindenberg Hotel, found my driver and told him of my good fortune that I had succeeded in getting another horse, without, like that famous English king, offering my kingdom for it. The driver, in the meantime, had taken the harnesses off from the other three horses, which were not lame, and, when he saw the fresh horse, declared he would not drive me that day, anyhow. I inquired for his reason. He stated that he had been driving all day yesterday, and that was enough for him, for awhile. I told him that I had kept him company, and nevertheless, was willing to do another day's work. Nothing could persuade the obstreperous cowboy to load my trunks and start for the race to catch up with Mr. Rosenfield. Seeing that I could not

do anything with him, I went back to the farmer where I got the one horse, induced him to hitch up his farm wagon and come along with three more horses. By 8 o'clock we were ready to start, the farmer consenting to be my driver. Before leaving Hallettsville I wanted to settle with the striking cowboy. I wanted to pay him for the day he drove me and for the day which would be consumed in his returning to Gonzales, and also offered him \$4.00 expense money on the way. He refused to accept this money as he was going to remain at Hallettsville until the lame horse got well. I could not see it that way, as I had no means of knowing how long it would take, nor did I think that the lame horse had any business to be so, at my expense. I called the landlord of the hotel as a witness that I offered a fair settlement to the cowboy, and that he had refused to accept it and threatened to whip me. Just then I spied the town marshal, Dan Price, told him to keep an eye on that cowboy until I could get out of town. Mr. Price admonished the cowboy to cool his temper, otherwise he would land him in the cooler. I mailed a check to the livery man at Gonzales, with a letter of explanation, why I had to dispense with the services of his team and driver, and started with Farmer Ermiss on the wagon loaded with six clothing trunks for Antioch, ten miles distant from Hallettsville. We both had to sit on a trunk, as there was no room for a wagon seat left. Helter-skelter, we drove to catch up with the competitor, who had had four hours' start of me. It was through a rough country road, through what is called Sandy Post Oak land. Some parts of the

road had been newly cut out, and the stumps of the cut-down trees were still in the road. Presently the fore wheel of the wagon ran against and over one of the stumps, and created such a jolt that I was lifted from my seat on the trunk, over the wheel, and landed with both hands on top of the stump. My hands immediately began to swell to triple their ordinary size. They pained me, and I could not tell whether or not I had sprained my wrists, but I had no time to give it much thought then. On we drove in a mad, Ben Hur race, and finally brought up in front of the store of Mr. Chas. Koerth, at Antioch Postoffice. There was Mr. Rosenfield's wagon and team hitched to a tree, and Mr. Rosenfield's trunks were inside the store and the samples already unpacked. I first told Mr. Koerth about the mishap with my hands, and he acted the good Samaritan by soaking some brown paper in vinegar and tying the soaked brown paper tightly with cord over my swelled hands. In a short time the swelling disappeared and my hands were as good as ever. Then commenced the war against Rosenfield. Koerth informed me that he had looked over Rosenfield's samples and found his goods a great deal cheaper than those he had bought from me the season previous, when I claimed to have given him reduced prices (which I did). He especially dwelt on a cheap chinchilla overcoat which I had sold to him some months before at \$7.50. My house's price was \$8.50 (Mr. Rosenfield was offering it to him at \$5.00). I told him such practices were not uncommon with a mean competitor, who would stop at nothing trying to destroy my

customer's confidence, and would offer him a bait, fully intending to make up the price difference on the next article. Mr. Koerth replied that no such thing had been done by Rosenfield. Rosenfield had shown him his order book from beginning to end, and had convinced him that the price of the overcoat was \$5.00 to every customer. Furthermore, Rosenfield had given him the price mark, in which his sales tickets were marked and had assured him that he had only one price on his merchandise. Then Mr. Koerth invited me to enter the fray on a fair basis, to open my samples on the other long counter in the store, to give him my selling mark, then he asked both myself and Rosenfield to walk out of the store, and that he would examine and compare both of our lines, and form his own judgment as to the merits of either line. About a half hour later he called us both back and informed me that I was not in it and that Rosenfield was elected to sell the bill. Imagine how I felt, after all the trouble I had gone to in order to save a customer.

This was not the worst of it. I felt that there was no use in battling with Rosenfield any more, that he was sure to carry off victory whenever we showed goods together.

There is a little sequence to the story about the trouble I had with the cowboy from Gonzales. When I came to the town of Gonzales again, I met Blake, the livery man from whom I hired that team of four horses. I asked him if he had received my check; he had; and I also asked him what he thought of the behavior of that cowboy. He

said he disapproved of it very much and had discharged him long ago. Blake, when sober, was a nice fellow, but that was only in the very early morning hours. During the day he was busy tanking up at the different bars, and by afternoon he had worked himself into a dangerous condition. I met him again in the afternoon; he stopped me and asked if I knew what had become of a certain traveling man representing a Galveston grocery house and whose name he could not just then recollect. He told me that the man owed him a bill and thought that perhaps I could help him locate the man. He invited me to step into the office of his livery stable, as he was going to look over his books to find the name of the man who owed him a bill. I followed, and had barely entered the stable when Blake closed the door on me, seized my by the throat, pushed me into an empty stall and threatened to kill me unless I paid him \$10.00 more for that last trip. This was a surprise to me, but I absolutely refused to give up one penny. He choked me a little more and pulled my hair, but, being an active little fellow and he a stout man, I managed to wrestle away from him, ran for the door, which fortunately was not locked, and made straight for the court house, where court was in session. The sheriff of the county, Captain Jones, was a friend of mine, and I told him what Blake had done to me. Captain Jones immediately brought me into the presence of City Attorney Harwood, to whom I repeated the story. Mr. Harwood promptly issued an order to Sheriff Jones for the arrest of Blake. Blake was brought into court, before

Judge Fly, and I again stated my case before the Court.

Blake was asked if he had any defense to make. "Your Honor," he said to the Judge, "this young man was somewhat impudent to me and I merely tried to correct him."

"Well," the Judge said, "if there are any corrections to be made, we have the laws and the courts for that purpose; you had no business to take the law into your own hands. In the meantime, do you plead guilty or not?"

Blake concluded to plead guilty.

Then I wanted to show my magnanimity and addressed the Court as follows:

"Your Honor, Blake and myself heretofore have always been friends and never had a misunderstanding. I cannot account for his ill temper today. If it pleases the Court, I wish to ask that the lowest possible fine is imposed on Blake." The fine was \$5.00, costs \$8.00, total \$13.00. This closed the case, excepting that when Blake and myself met in the corridor of the court house he asked me whether I was going to pay that fine or himself. I said, "Blake, I know that you are drunk, but I did not take you to be crazy. Of course, you will pay the fine after I took such treatment as you gave me."

He said that I would regret my decision. That same day I had to return from Gonzales to the nearest railroad station, fourteen miles distant, the station of Harwood, on the Southern Pacific Railroad. I had already spoken to Blake for a team in the morning, and he insisted that I must take the team which I had hired. I did so, but, before

leaving the town I saw Captain Jones again and begged him to keep his eyes on the drunken Blake.

He promised no harm would come to me, but on the way to Harwood I often looked around to see if Blake was not following me on horseback, but nothing unusual happened.

Some years later I learned that Blake, who had married into a nice and wealthy family, had died a drunkard's death and had been found dead in a gutter. Thus perish all traitors.

On one of my trips for the Galveston house I met a competitor who was a nephew of the head of the then most prominent clothing manufacturing house in New York, a house of great reputation for strict integrity and good merchandise.

I will call this gentleman Mr. N. He did not relish traveling in southwestern Texas; he was looking for a reliable salesman and, having taken a fancy to me, he told me he could get me a position with his house at any time I wanted it. I had then been with the Galveston house about three years. In the meantime, my cousin, at the age of forty-two years, had died. His untimely death will always be sincerely mourned by me. The business was continued by his two partners (one of them a brother-in-law), and the widow of my cousin retained her interest in the business.

The two partners, while good workers, lacked the business sagacity and financing ability of my lamented cousin. One day the bookkeeper, who used to favor me with bor-

rowing small sums from me frequently, out of gratitude, gave me a hint that the concern was not very strong and sometimes "quite hard up."

I had let the savings from my salary accumulate and had left same standing to my credit on the books of the firm, who paid me no interest. Towards the end of my fourth year these savings had reached the sum of \$4,500.00. I thought, "a hint to the wise," etc., and one day asked the member of the firm who managed the office to buy me German exchange for the largest part of the amount due me and to remit the same to my father. I gave him this explanation, that I had a sister in Germany of a marriageable age, and that this money was intended for her dowry, which really was true.

About six months before I left the Galveston house my youngest brother had come from Germany to Galveston, and the house gave him a position as a stock clerk. He was only sixteen, but bright, fresh and independent. This brother, who in later years developed into a fine salesman, was a born fighter, and in an argument with another stock clerk in the Galveston house he made his argument convincing by literally pounding it into the other fellow.

The firm would not stand for it and gave my brother his walking papers, but the young fellow found another place as a clerk and was always able to take care of himself.

When I returned from my last trip which I made for the Galveston house I was sorry to learn that my brother had been dismissed and had left Galveston. Another sales-

man in the house, whom I thought to be a friend, asked me why the house had discharged my brother. I told him that my brother had been fighting with another clerk. My "supposed" friend, Loeb, who was a very "nosy" fellow (in more than one sense of the word), could not believe that the firm would let the boy go for a little thing like that, and kept quizzing me. I thought I was talking to a confidential friend and expressed the opinion that, perhaps, the dismissal of my brother meant a slap at me, because I had taken away the money I had standing with the house.

Right here, for any one in need of advice, I wish to remark that, in all walks of life, it is best "to keep one's own key and counsel." "Nosy" Loeb, Mephisto-like, conceived the idea to use my confidences for the purpose of making *himself* solid with the house.

A few hours later one of the partners summoned me into the office, confronted me with Loeb and the question: "Did we ever ask you to leave any money on deposit with us? How dare you insinuate that we dismissed your brother from our employ in retaliation of your withdrawing from us an insignificant sum of money?" There could be no defense on my part, and when my interlocutor added a few insulting remarks, I picked up an (empty) inkstand, threw it at him, but in my excitement failed to hit him.

I then demanded the balance due me, got it, and quit on the spot.

There I was, disgraced, half sick, without position, and, as it appeared to me then, without friends. I went to my

boarding house, sat in my room and brooded a long while. I was even contemplating to go and listen to "what the wild waves were saying" at the Galveston beach, and to let them lure me so far from shore that I might not come back.

The door of my room was half open; a fellow boarder, a fine German bookkeeper, by the name of Specht, of a kindly disposition, noticed me sitting in my room, absolutely dejected. He asked me what was the matter, and I told him my hard-luck story and the conclusion I had arrived at. He immediately appealed to my pride, my manhood and several other hidden qualities, and stirred me up to revenge myself on the Galveston house by getting a better house and becoming a dangerous competitor of theirs.

My drooping spirits revived under his stirring address. I concluded that "the world was still mine," and sent a telegram to the New York house whose nephew had offered me a position the year previous. An answer came promptly, asking me to come to New York for making arrangements. They were made on the commission basis, myself paying all traveling expenses, but I had the determination to make good, even though I was handicapped, inasmuch as the best portion of Texas was the territory of another salesman who had been with the house for some years and was a "big man" every way.

For me there was only left what he did not want and could not cover.

The entire annual business done by the nephew in the

territory assigned to me did not exceed \$10,000. I reached the first year over \$60,000. But how I *did* work. My ordinary weight was then 125 pounds. After a three months' campaign in 1883 I had lost over twenty-five pounds of my weight. The first trip netted me \$600.00. (I did much team traveling, which ran expenses up to over 4 per cent of the 7½ per cent I was getting.)

I took these \$600.00 and made a trip to Germany with it, to visit my parents, whom I had not seen then for five years. Under my mother's care I soon recovered the twenty-five pounds weight which I had lost, and came back to New York in good physical condition and ready for the fray. I remained with the New York house for over ten years, gradually working up my sales to over \$125,000 annually, and towards the end enjoying a guaranteed salary of \$4,000.00.

I had also succeeded in placing my younger brother with the house, staked him with expense money for the first trip, and he made good from the start. He is today connected with a prominent wholesale clothing house in Dallas, Texas.

Texas was then (and is still) nearly altogether an agricultural state, where business depends on the uncertainty of the cotton crop.

Too small a crop will injure business; too large a crop was then depressing the price of cotton, and business got poor. In the last year (1891), while I traveled for the New York house, the cotton crop fell short, many of my orders were cancelled, which reduced my sales from \$125,-

000.00 to about \$85,000.00. The house made no allowance for conditions and wanted to reduce my salary \$1,000.00. I would not stand for it and went with a good house in Cincinnati, for whom I traveled four years, until 1895.

I must speak yet of an endurance test on one of my trips for the New York house, in 1885. One of my best friends and one of the most amiable and capable merchants I met in all my career was Mr. Fred Piper of Uvalde, Texas. He suggested to me to call on Mr. Chas. Schreiner, a big merchant, trader and banker at Kerrville, Texas, rated over a million dollars.

Kerrville was seventy-five miles from the nearest railroad point, and a regular stage route was established between Kerrville and San Antonio, Texas.

I had to stop at Hondo City, fifty miles west of San Antonio. I looked at the map and figured that it was as near from Hondo to Kerrville as it was from San Antonio.

At Hondo I heard of an old Irishman named Campbell, who had come to Hondo while helping to build the Southern Pacific Railroad. He was the owner of a wagon and a good big pair of mules. I made arrangements with Campbell to take me and my six sample trunks from Hondo City to Kerrville. It never occurred to us that it might be a difficult undertaking, since no wagons ever traveled that way.

We left Hondo about 6 a. m., traveled until 2 p. m. before catching sight of any human habitation, when we arrived at an abandoned country store, where Mr. Rolf

Frericks, formerly storekeeper, then ranchman, lived. We asked for something to eat, but could only obtain a loaf of home-made bread, and that and a canteen of water formed our banquet. We traveled on until dark, never found another habitation that day; finally staked out the mules to graze and retired into the "prairie schooner" (covered wagon), trying to sleep the "sleep of the just" on our trunks.

Towards morning I awoke; rain was dripping through the wagon cover. When I asked Campbell, "What's the matter with your wagon sheet?" he replied, with his Irish wit: "Nothing, sor, only it is more holy than righteous." I got out and finished my nap on the grass under the wagon bed. When daylight came on we hitched up our mules and drove on until about 7 a. m., when we reached a sheepman's camp. Mr. Oliver Bryant and his son, who lodged in a hammock during the night and owned a 10x10 log cabin, where they kept their groceries, flour, guns, etc., were just preparing breakfast. We were famished. Bryant, with the universal Southern spirit of hospitality, invited us to the breakfast. It consisted of fried eggs and fried goat meat, to which we helped ourselves by fishing chunks out of the frying pan with our pocketknives (plates, knives, forks and spoons seemed to be articles with which the Bryants had dispensed, as it saved dishwashing). Each of us had his turn at the one tin cup, from which we drank good black coffee. We wound up the feast with a "hoe cake" from the ashes. Fortified against new adventures, we traveled on, thanking our hosts (they would not

accept any pay). I sincerely regretted to hear, a year later, that Mr. Bryant by mistake had put his own brand on some neighbors' sheep, and was hung for this mistake.

We next reached the town of Bandera, where I sold some goods, but the credit man did not pass favorably on the account. On the evening of the third day I landed at Kerrville. I immediately called on Mr. Schreiner, told him that his friend and my customer, Mr. Piper, had urged me to call on him, told him of my house. He had heard of it very favorably, but it was too early for him to buy fall goods in May. Nevertheless, he instructed his clothing man to look over my samples. The man reported favorably on same.

Then Mr. Schreiner looked them over, liked them, and said he would buy if I returned in August. Imagine how I felt, consuming nearly a week, traveling through a wilderness and having only expense and no orders to show for it.

It seemed to me that my very life depended on getting Mr. Schreiner's order. I pictured to him the hardship I had undergone to visit him, the time consumed without result; finally made the argument, since my merchandise and prices were satisfactory, it could only be a question of perhaps 2 per cent interest, which he might save by buying the goods later, and these 2 per cent extra discount I was willing to allow.

Mr. Schreiner finally placed an order for \$3,000.00, complimented me on my perseverance and also on my honesty, because, he said, I did not find you to vary on your prices, and I priced your line three times. I asked him how he could remember prices so well. Then he showed me that he had by close watching made out my selling mark.

CHAPTER IX.

I Start in the Skirt Manufacturing Business in Chicago

I believe I have related a sufficient number of incidents in my career as a traveling salesman in Texas to refrain from telling any more. Besides, I fear that if I mentioned too many of them I may weary the reader. Therefore I am going to tell that, after having married, in 1889, and finding it very unpleasant to be away from my wife and babies for months at a time, I felt a longing to be in business on my own account. I did not realize then that by going into business on my own account I was going to multiply the troubles that I had before. The reader will remember, that I was in the clothing business for fifteen years, but, as it happened, I got started in the skirt manufacturing business in Chicago in 1894. It happened this way: I had a brother-in-law who was really nothing more than a skirt cutter, but he represented himself to me as a skirt designer. Woe unto the day when I took his word for it. I returned one day from a trip in Texas and found my brother-in-law out of employment and in a rather despondent mood. I talked to him for a little while and then advised him, instead of hunting a job, to go into business for himself. He said that would be all right if I had any money to go into business with. I volunteered to fur-

nish the money for a start. He generously accepted my offer, and this is how the firm of Samson & Jacobs was launched into the commercial world.

I had very little faith in the success of the new firm and thought it best to retain my position as a clothing salesman in Texas for such length of time until my brother-in-law was able to demonstrate to me that the firm of Samson & Jacobs might have a chance for success. I put \$1,000.00 on deposit with a leading bank to the credit of Samson & Jacobs and started out on another trip to Texas.

When I returned from Texas, three months later, and investigated the success of the new firm, I found that my brother-in-law, with his sole unaided efforts, had managed to clear in the skirt business (which in those days was in its infancy) \$200.00 per month. I thought if one man alone could make that much, two men ought to be able to double it and I concluded to wind up my travelling career in Texas and to devote my entire energy to the skirt business. We had started our business in two rooms in a top flat of a building on West Madison Street. Our expenses were very small and, while the business was not developed, I could see that it could be made to go. We moved into the downtown wholesale district and rented a loft 25x100 where we continued to increase the business. Gradually it grew to \$100,000.00 business. Our factory space became too small, we moved to larger quarters, which, after two years, we had to abandon because the entire building was rented by a large cloak manufacturing concern. We moved to another location in close proximity and we still continued

to grow. I was aggressive, reached out for trade all over and finally had worked up a business to \$185,000.00 sales per year, which was quite a good deal considering that our entire investment in the business was only about \$20,000.00. Our business was done partly by commission salesmen who carried our line as a side line and principally by myself. In 1902 I felt a longing to see my old mother in Germany (my father had died about 17 years before). I thought I could afford to permit myself the luxury of a two months vacation and went to Germany. Before leaving Chicago, I made arrangements with the bank we were dealing with for such credit as they would grant us. I must remark that we only manufactured a part of our goods, while the larger part of what we sold consisted of goods which we jobbed from New York manufacturers and which we bought on close margins and sold on long terms. I returned from my trip to Germany towards the end of August, 1902, and when I arrived at my hotel in New York, where I was in the habit of stopping, I found a letter from my partner informing me that the limit of our credit had been exhausted at our bank and that it would be necessary for me to procure an additional six or seven thousand dollars to satisfy the small New York manufacturers of whom we had bought goods on short terms. My partner urged me not to leave New York (no matter how anxious I was to get home to my family), before securing another loan of about \$7,000.00. My name was not promiscuous in those days in Wall Street circles (nor is it today) and I really did not know whether I should apply to Mr. J. Pierpont Morgan or to Kuhn Loeb & Co., for this loan. I finally con-

cluded that probably neither one of them would care to finance the firm of Samson & Jacobs. I inquired of some friends whether they could loan me six or seven thousand dollars for 60 days. I found two of them willing to trust me to the extent of \$3,000.00 and \$3,500.00. I insisted on their accepting such security as I could offer, consisting of one paid up and one nearly paid up life insurance policy for \$5,000.00 each. I returned home with the happy consciousness of having accomplished the mission imposed upon me by my partner. When I reached home I found that the firm owed in the neighborhood of \$65,000.00. I strained every nerve and all the energy at my command to discharge my liabilities promptly to the day and as they fell due and succeeded in doing so, but when we took inventory on a succeeding New Year's day, 1903, I ascertained that, notwithstanding our sales of \$185,000.00, no profits had been realized on the business but, on the contrary, we faced a loss of about \$5,000.00.

The reader can imagine that such a result on a \$185,000.00 business was not conducive to making me feel cheerful. I came to the conclusion that I might do as well by doing less business or no business at all. I inaugurated a new policy in my business. I decided to sell nothing but the goods manufactured in my own factory, and to keep away from New York kikes, who were always clamoring for their money, and for whose trashy merchandise I risked my own good and fair reputation and we commenced to sell skirts only.

Now here I want to warn anybody who takes the trouble of reading this story, against the serious mistake which

I made as the financier of the business. I had paid up the ten thousand dollars which I owed to my bank promptly, without a day's grace, I owed nothing to my bank. On the contrary, I had a fair balance. Had I been wise I should have redeemed the life insurance policies which I had left as a collateral with my New York friends of whom I borrowed \$6,500.00. I could very well have owed my bank that amount and could again have been the legitimate possessor of those Life Insurance policies. My friends seemed to be in no hurry about having me return their money and thoughtlessly I gloried in the fact that not only was I not indebted to my bank, but on the contrary I had \$5,000.00 balance to my credit there.

We did business from January 1903 until about middle of July of that year, in a conservative way, holding our own, gaining a little, yet we had not recovered the loss of the previous year. I was facing the reality that towards September 1st, I had to meet liabilities of over ten thousand dollars, with the American Woolen Co. of New York. Realizing that the cash balance would be consumed within a month by current expenses, pay rolls for labor, etc., etc., that all my outstandings were not due or collectable prior to November 10th, I went to my bank to arrange for a new loan. The banker inquired about my financial progress, asked if I had taken inventory lately. I told him I had as it was an invariable rule with me to take a semi-annual inventory. He asked me to furnish him with a copy of the latest inventory, which I did. Having the misfortune of not being able to tell anything but the truth, I concealed

nothing from my banker. I made him acquainted with the fact that, during the year preceding, I had sustained a financial loss of about five thousand dollars. He said: "This doesn't look very good, does it?" I replied "it does not, and you cannot possibly feel half as bad about it as I do. But I am going to make up for it." He inquired how much of a discount would be sufficient; I told him about five or six thousand dollars would carry me through. He thought at the time that there would be no trouble in getting it, and at the same time mentioned to me that from what information he possessed, the Cloak and Suit industry in Chicago, at that time, was not in a very prosperous condition (nor is it today). That he had just sustained a loss of \$2,500.00 on a certain cloak manufacturer who, by the way, swelled his liabilities by bringing into the Federal Court notes given to an uncle, to a father-in-law, to a mother-in-law and to a brother-in-law on which the ink had not yet dried, notwithstanding that the date of his notes were about a year old. I told my banker that I seriously objected to being put into the same class with that kind of a man. He did acknowledge that I ranked a little higher in the moral and commercial world, and said "I will have to talk this matter over with my brother, and you will hear from me within a day or two." The following day my banker called me up on the telephone (evidently he did not have the heart to tell me to my face) that himself and his brother had come to the conclusion that, as long as I had a balance of \$5,000.00 in their bank, and was not owing anything for any discounts, they considered that I was a customer in fair shape, and that they preferred to leave me in this fair shape.

There, I was turned down by the bank that I had done all my business with for eight years, and with which I had met all my obligations promptly and without a day's grace. Any available collateral on which I might of raised money, was pledged. All my outstandings were not due for ninety days. Ten thousand dollars' worth of liabilities, due within two weeks, stared me in the face. What could I do? I knew my business was amply solvent; \$43,000.00 of good assets seemed to be ample to cover a total indebtedness of \$17,000.00. And yet my assets were not currency. My brains became clouded. My mind became worried; I had to have a confidant; I talked to a man whom I considered a good friend, and who was at that time holding a prominent position with one of the oldest and leading State Street stores of Chicago. I never dreamed that he could be a traitor. I told him that I was principally concerned about raising enough money to redeem the Life Insurance policies which I had pledged as security for the loans which I had accepted from friends and told him of the necessity to raise six thousand dollars cash, because I considered that those Life Insurance policies had really nothing to do with the business, and were the inviolable property of my wife and children. He volunteered to buy enough staple goods from me, at cost price, to realize the necessary sum for my purpose, which he did.

CHAPTER X.

I Fall into the Hands of Unscrupulous Chicago Lawyers.

At the same time, he advised me to see a lawyer (woe unto the day when I did) named Herman Frank, who was in the employe of the firm of Felsenthal & Foreman (I mean the very honorable Alderman Milton Foreman, also Colonel of the First Illinois Cavalry, and while the onus of my accusations against that firm does not fall on Mr. Foreman, still I wonder today how a man of his intelligence can be associated with a man like Felsenthal), I called on this law firm for the purpose of submitting to them my financial condition and for the purpose of having them issue, from their office, a circular letter to all my creditors, setting forth my financial condition, and requesting an extension of thirty days, which would have been all that was required to get me out of all my troubles. Mr. Frank opposed this idea strenuously, said that I should not cross any bridges until I came to them; that I should not alarm my creditors before they became alarmed; asked me if I had any past due liabilities, which I had not. In fact, none were due; wanted to know the names of my creditors; foolishly I left a list of same with him. And now I am going to describe a piece of the biggest rescality ever perpetrated on any human being by a firm of so-called reputable lawyers in Chicago.

The first inquiry addressed to me by Mr. Herman Frank was like this: "In case any trouble should arise, and you might have to go into bankruptcy, how much do you want for yourself out of this business?" (Isn't that question calculated to keep any lawyer's client strictly in the straight and narrow path of honesty?) I replied "I want nothing out of it for myself; all I care for is to pay every penny I owe to my creditors, and above all, to pay all confidential debts." Besides the Life Insurance policies mentioned heretofore, which were used for collateral on a loan, I borrowed an additional two thousand dollars from other friends. Mr. Frank told me to be of good cheer and not to trouble trouble until trouble troubled me. In the meantime, the friend whom I mentioned before, was working his intrigues to bring about my downfall. He managed to inform a leading law firm in the City, who represented the interests of the American Woolen Company, and several leading commission houses of New York, that the firm of Samson & Jacobs was in a shaky condition, and that it would be advisable to watch us, which no doubt they did. At least a subsequent development showed they were fully aware that we had sold quite a quantity of merchandise to the Boston Store. While each and every one of our transactions could bear the strongest search light of investigation, still, the fact that we were selling largely to the Boston Store, laid us open to suspicion.

I consulted Mr. Frank several times, and he came out with the request for a retainer fee of \$500.00, which I paid to him in currency. At one of our conferences he informed

me that it had come to his knowledge that the law firm of Moses, Rosenthal & Kennedy was shadowing all our transactions, and that he had no doubt but that they contemplated filing a petition in bankruptcy against my concern. That, furthermore, he thought it would be to our best interests if such a petition was unavoidable, that he—Mr. Frank—in behalf of Felsenthal & Foreman, should file such a petition before Moses, Rosenthal & Kennedy could do so. He explained that if his firm could be made attorneys for the Receiver we would have a friendly Receiver to deal with; and, in a moment of weak-mindedness he obtained from me the consent to file the petition. He then told me that, while officially he could no longer represent my interests, nominally he would still continue to do so by giving the case into the hands of a young lawyer who had formerly been in the employ of Felsenthal & Foreman. It wasn't many hours before the Chicago Title & Trust Co., professional receivers, had hold of the business. A few days later the first hearing took place in the United States Court, Mr. Eastman being referee.

Before the hearing took place Mr. Frank tried to coach me. My troubles had preyed so heavily on my mind that I was a willing tool for any of his Machiavellian schemes. He first told me that, most likely, the examination before the referee, would be conducted by Mr. Julius Moses, as he represented creditors to whom I owed the largest part of my indebtedness. He also told me that, being lawyers, and being onto all schemes of lawyers, Moses, Rosenthal & Kennedy would likely suspicion that Felsenthal & Foreman had filed a petition in Bankruptcy with my knowledge and consent.

Mr. Frank urged of me particularly that, when the question would be addressed to me: "Have you ever met Mr. Felsenthal, or Mr. Frank," I must answer "No." Taking it for granted that a lawyer knew better than I did what the laws permit and do not permit, I followed instructions. After having been put on the stand and being duly sworn, I lost sight of the fact that by obeying the instructions of Mr. Frank, I was telling a lie. It was not until some time afterwards that I realized what had been the purpose of these schemers, to commit subornation of perjury, and to make a perjurer of me. They wanted to cut off for me, all chance for getting back at them. On my own testimony they had me dead to rights for perjury. Examination before the Referee did not take a great deal of time; my books were perfectly balanced, every entry could be fully explained and the Chicago Title & Trust Co., professional Receivers, put a custodian into my place of business by the name of Henderson. From sheer force of habit, and you might say from heart ache, at my business being broken up, I called every day and once came across a transaction on the part of the custodian which I managed to nip in the bud. He was just about to send out a case of the most valuable silks, satins and dress goods in the place, down the freight elevator, when I stopped it. In our office and sample room, we had two large size rugs, which, only two months before, we had bought of Mandel Bros., at \$35.00 apiece. For some purpose or other, these two rugs were put down in the appraisalment of stock at \$3.50 each. I missed them one day and inquired what had become of them; then I was informed that one of the officers of the Chicago Title &

Trust Co. had these two rugs sent to his own home and would pay the appraised valuation of \$7.00 for the two.

The Receiver, the attorney for the Receiver, the custodian prolonged their fat job as long as they possibly could. I was closed up in August—August 23, 1903, it was in the height of the season for the sale of Ladies' and Children's garments; they were in demand; they could have been sold at full value at the time, but nothing was done with my stock of merchandise by the Receivers until towards the end of October, when the best time for selling goods had elapsed. The stock of \$23,000 was sold at an auction, presided over by the renowned Mr. Samuel Winternitz, and netted, after Mr. Winternitz got his part out of it, \$7,600.00. I must remark here that, several weeks before the auction took place, a friend of mine and my partner's offered to come to our aid and to advance the money to purchase the stock for us. We authorized him to offer \$12,000.00 and he offered to the Referee in Bankruptcy a certified check for \$1,000 to make his offer binding. The Referee had to consult with the Receivers, and the Receivers reported to him that the Auctioneer calculated to realize at least \$15,000.00. No guarantee or security was asked of Mr. Winternitz, and, as I said before, \$7,600.00 is all he realized. Would any one call that a deliberate depreciation of assets?

A few days before I fell into the hands of the Receivers I had sent out numerous statements and frantic appeals to my customers, setting forth to them, in detail, my financial straits and asking them to come to my rescue, even at the sacrifice of two or three per cent extra discount on my part. The answers to these appeals fell into the hands of the

Attorney for the Receiver, Mr. Frank, and within one week, after the Receiver had been appointed, \$8,200.00 cash, were collected. Besides this, there was still in the bank a cash balance of \$1,628.00 making a total of cash on hand of \$9,828.00, which could immediately have been applied towards a large part-payment of our total indebtedness of only \$17,000.00. But this money remained in the hands of the Receiver until the following March. I felt it my duty to give my entire time and knowledge of the business to accomplish the best realization possible of all assets, as it was my desire that all creditors should be paid in full, and, as I knew that double the amount of assets was on hand, as compared with liabilities, I called on the attorney for the Receiver daily, for information as to what outstandings had been collected, and to make suggestions, and even to write personal letters to some slow paying customers in order to get in all the outstandings. One day, I was checking up the list of outstandings with the attorney for the Receiver, when I had to wonder that a number of accounts, which I knew to be good, had not been paid up. I took a list of the names, wrote to each of these accounts a personal letter and, in due course of mail, received a reply that their accounts had been paid to the Receiver, and that they held the Receiver's receipts for the same. The discrepancy was in the neighborhood of \$2,800.00. When I confronted the attorney for the Receiver with the undisputable evidence in my hands, he scratched his head and explained that some of the checks, by accident, must have become mixed up with his own checks, and had probably been deposited to the credit of the savings account of Mrs. Clara Frank. What do you think of this?

By this time I had about all I wanted to convince me of the "honesty" (?) of the Receivers and their attorneys, notwithstanding the fact that I had paid the attorneys for the Receiver (before they become attorneys for the Re-

ceiver), a retainer fee of \$500.00 (I subsequently ascertained in a conversation, that the man Frank only handed over \$250.00 of this to Felsenthal & Foreman, and had applied the other \$250.00 for his own personal use; nice law office, wasn't it?) I concluded to try to find some honest lawyers, if they could be found in Chicago. I engaged the services of Ringer, Wilhartz & Louer to take charge of my affairs, and while I do not begrudge the fee that they collected, it was, at the wind-up, another \$600.00. They made the attorney for the Receiver separate the checks belonging to my creditors, from his wife's savings account. In other words, they made him disgorge.

Another meeting of creditors was held in January; there was at that time, in the hands of the Receiver, cash equal to 70 per cent of our indebtedness; there were still \$3,200—uncollected outstandings. I offered, for these, in court \$1,000, which I borrowed from a brother; with this additional \$1,000, we obtained a composition with our creditors at 75 cents on the dollar.

It only remains for me to add, that the total cost of court, referee, stenographers, attorneys and Receivers, on an indebtedness of \$17,000.00 ran up to a total of \$6,500.00. Let me ask the reader: "Is the Bankruptcy law, when administered as it was in my case, beneficial to this country, or to creditors rather? Is it not a menace to public safety and public morals, that such lawyers as I had dealings with (I mean the attorneys for the Receiver) are permitted to run at large, and ply their nefarious vocation on other helpless victims?"

I also must add that, being well aware of the irretrievable mistake which I had made, when giving my testimony before the referee, I contented myself to wait five years, when my unpremeditated offence was condoned by the Statute of limitation. I was hungry for justice, and I thought that I must make every effort to get it. I set forth my entire

case, with minute detail, and accompanied by proofs, to the prosecuting attorney of the Chicago Bar Association, Mr. Fogle, who submitted the matter at a meeting; all the satisfaction I got in return was a letter which had been written to the prosecuting attorney by Mr. Felsenthal in answer to my accusations. The letter said in substance: That my accusations were no more than the laments and wailings of a man who had been unsuccessful and who was trying to put the blame for his failure on other people's shoulders. This explanation seemed to satisfy the Chicago Bar Association, and was sent to me with the comment that nothing could be done for me. I leave it to the fair-minded reader to judge whether or not I did get justice at the hands of the Chicago Bar Association.

All this happened some years ago; ever since I have been trying to forget my misfortune, and I am still making a living for my family and myself as a traveling salesman. And I am gratified to wind up with the remark, that I have lost none of the respect or good will of my old friends and customers. If this little story is instrumental in saving some other traveling man, when he contemplates embarking in business for himself, from foundering on the rocks that my life was wrecked on, my purpose in writing this story is fully accomplished.

The lesson this story conveys is, That *one* misstep from the path of righteousness can undo a man's work of a lifetime, and we should always heed the little German poem:

“Ueb immer Treu und Redlichkeit

“Bis an Dein stilles Grab;

“Und weiche keinen Finger breit

“Von Gottes Wegen ab,”

which means in free English translation:

Be honest, truthful, all through life;

From cradle to the grave.

For excellence we all must strive

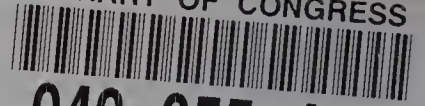
Courageously and brave.

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